

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Antonius Adhi Wiryawan, Re Lai, Weide Ju, Hichem Sellami,  
Durgesh Kotwal  
Assignee: Siebel Systems, Inc.  
Title: METHODS AND APPARATUS FOR CAPTURING  
CONSUMER LOAN APPLICATION DATA  
Serial No.: 10/025,523 Filing Date: December 18, 2001  
Examiner: Jocelyn Greimel Group Art Unit: 3693  
Docket No.: OIC0269US Confirmation No. 6254

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Austin, Texas  
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COMMISSIONER FOR PATENTS  
P. O. BOX 1450  
ALEXANDRIA, VA 22313-1450

**RESPONSE TO FINAL OFFICE ACTION**

Dear Examiner Greimel:

This paper is responsive to the Office Action dated April 5, 2007, having a shortened statutory period expiring on July 5, 2007. Further examination and reconsideration are respectfully requested in view of the remarks set forth below.

No Amendments to the Specification are presented in this paper.

No Amendments to the Claims are presented in this paper. The currently pending claims are listed beginning at page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

Remarks begin on page 8 of this paper.